

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF IOWA  
CENTRAL DIVISION

In re: § Case No. 11-04400-als  
§  
LISA J BEAVER §  
§  
Debtor §

**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 11/11/2011. The undersigned trustee was appointed on 11/11/2011.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$4,138.84

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Bank service fees	<u>\$12.56</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 <sup>rd</sup> Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of <sup>1</sup>	<u>\$4,126.28</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/05/2013 and the deadline for filing government claims was 01/05/2013. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,034.71. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,034.71, for a total compensation of \$1,034.71<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$237.06, for total expenses of \$237.06.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/20/2013

By: /s/ Dallas J. Janssen  
Trustee

**STATEMENT:** This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**

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Exhibit A

**ASSET CASES**

**Case No.:** 11-04400-als  
**Case Name:** BEAVER, LISA J  
**For the Period Ending:** 5/20/2013

**Trustee Name:** Dallas J. Janssen  
**Date Filed (f) or Converted (c):** 11/11/2011 (f)  
**\$341(a) Meeting Date:** 12/06/2011  
**Claims Bar Date:** 01/05/2013

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
<b>Ref. #</b>					
1	LOT 19 SCANDIA MAGNOLIA PARK PLAT 1 locally known as 203 SE Philip Des Moines IA 50315, purchased in 1992 no pre-acquisition debt	\$130,000.00	\$0.00	\$0.00	FA
2	Premier checking & savings	\$1,643.91	\$0.00	\$0.00	FA
3	Principal (all child support income)	\$105.54	\$0.00	\$0.00	FA
4	Listed on bank accounts at Premier with minor son and 19 year old daughter. Debtor has made no deposits or withdrawals on these accounts. All money is the property of the child	\$0.00	\$0.00	\$0.00	FA
5	household goods & furnishings	\$4,500.00	\$0.00	\$0.00	FA
6	wearing apparel	\$780.00	\$0.00	\$0.00	FA
7	wedding ring	\$1,000.00	\$0.00	\$0.00	FA
8	tax refund	\$4,474.00	\$2,038.84	\$2,038.84	FA
9	Ford Truck	\$6,072.00	\$0.00	\$0.00	FA
10	Chevy Malibu (gift to college age daughter 3 years ago, title still in debtors name, daughter pays for gas)	\$2,100.00	\$2,100.00	\$2,100.00	FA
11	Chevy Equinox	\$6,681.00	\$0.00	\$0.00	FA

**TOTALS (Excluding unknown value)**\$157,356.45\$4,138.84\$4,138.84**Gross Value of Remaining Assets**\$0.00**Major Activities affecting case closing:**

Debtor to turn over non-exempt funds over \$2.5K plus make an offer on vehicles totaling over \$7k

**Initial Projected Date Of Final Report (TFR):** 04/30/2013**Current Projected Date Of Final Report (TFR):**/s/ DALLAS J. JANSSEN

DALLAS J. JANSSEN

FORM 2  
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CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 11-04400-als  
Case Name: BEAVER, LISA J  
Primary Taxpayer ID #: \*\*\*\*\*9054  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/11/2011  
For Period Ending: 5/20/2013

Trustee Name: Dallas J. Janssen  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*0001  
Account Title:  
Blanket bond (per case limit): \$350,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
10/03/2012	(8)	Lisa Beaver	tax refund	1124-000	\$500.00		\$500.00
10/31/2012	(8)	Lisa Beaver	tax refund	1124-000	\$175.00		\$675.00
10/31/2012		Green Bank	Bank Service Fee	2600-000		\$0.72	\$674.28
11/28/2012	(8)	Lisa Beaver	tax refund	1124-000	\$175.00		\$849.28
11/30/2012		Green Bank	Bank Service Fee	2600-000		\$1.15	\$848.13
12/31/2012		Green Bank	Bank Service Fee	2600-000		\$1.28	\$846.85
01/08/2013	(8)	Lisa Beaver	Tax refund	1124-000	\$175.00		\$1,021.85
01/31/2013		Green Bank	Bank Service Fee	2600-000		\$1.57	\$1,020.28
02/05/2013	(8)	Lisa Beaver	Tax Refund	1124-000	\$175.00		\$1,195.28
02/28/2013		Green Bank	Bank Service Fee	2600-000		\$1.69	\$1,193.59
03/06/2013	(8)	Lisa Beaver	Tax Refund	1124-000	\$175.00		\$1,368.59
03/29/2013		Green Bank	Bank Service Fee	2600-000		\$2.15	\$1,366.44
04/17/2013		Lisa Beaver	2012 Tax Refund, and Chevy Malibu	*	\$2,763.84		\$4,130.28
	{8}		2012 Tax Refund \$663.84	1124-000			\$4,130.28
	{10}		Chevy Malibu \$2,100.00	1122-000			\$4,130.28
04/30/2013		Green Bank	Bank Service Fee	2600-000		\$4.00	\$4,126.28

SUBTOTALS

\$4,138.84

\$12.56

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 11-04400-als  
Case Name: BEAVER, LISA J  
Primary Taxpayer ID #: \*\*\*\*\*9054  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/11/2011  
For Period Ending: 5/20/2013

Trustee Name: Dallas J. Janssen  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*0001  
Account Title:  
Blanket bond (per case limit): \$350,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

<b>TOTALS:</b>	\$4,138.84	\$12.56	\$4,126.28
Less: Bank transfers/CDs	\$0.00	\$0.00	
<b>Subtotal</b>	\$4,138.84	\$12.56	
Less: Payments to debtors	\$0.00	\$0.00	
<b>Net</b>	\$4,138.84	\$12.56	

**For the period of 11/11/2011 to 5/20/2013**

Total Compensable Receipts:	\$4,138.84
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,138.84
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$12.56
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$12.56
Total Internal/Transfer Disbursements:	\$0.00

**For the entire history of the account between 10/03/2012 to 5/20/2013**

Total Compensable Receipts:	\$4,138.84
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$4,138.84
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$12.56
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$12.56
Total Internal/Transfer Disbursements:	\$0.00

**FORM 2**  
**CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No. 11-04400-als  
Case Name: BEAVER, LISA J  
Primary Taxpayer ID #: \*\*\*\*\*9054  
Co-Debtor Taxpayer ID #:  
For Period Beginning: 11/11/2011  
For Period Ending: 5/20/2013

Trustee Name: Dallas J. Janssen  
Bank Name: Green Bank  
Checking Acct #: \*\*\*\*\*0001  
Account Title:  
Blanket bond (per case limit): \$350,000.00  
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET  
DISBURSEACCOUNT  
BALANCES

\$4,138.84

\$12.56

\$4,126.28

**For the period of 11/11/2011 to 5/20/2013**

Total Compensable Receipts: \$4,138.84  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$4,138.84  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$12.56  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$12.56  
Total Internal/Transfer Disbursements: \$0.00

**For the entire history of the case between 11/11/2011 to 5/20/2013**

Total Compensable Receipts: \$4,138.84  
Total Non-Compensable Receipts: \$0.00  
Total Comp/Non Comp Receipts: \$4,138.84  
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$12.56  
Total Non-Compensable Disbursements: \$0.00  
Total Comp/Non Comp Disbursements: \$12.56  
Total Internal/Transfer Disbursements: \$0.00

/s/ DALLAS J. JANSSEN

DALLAS J. JANSSEN

Case No. 11-04400-als  
Case Name: BEAVER, LISA J  
Claims Bar Date: 01/05/2013

Trustee Name: Dallas J. Janssen  
Date: 5/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	DALLAS J. JANSSEN 701 East Court Avenue, Ste. A Des Moines IA 503094941	05/20/2013	Trustee Expenses	Allowed	2200-000	\$0.00	\$237.06	\$237.06	\$0.00	\$0.00	\$0.00	\$237.06
	DALLAS J. JANSSEN 701 East Court Avenue, Ste. A Des Moines IA 503094941	05/20/2013	Trustee Compensation	Allowed	2100-000	\$0.00	\$1,034.71	\$1,034.71	\$0.00	\$0.00	\$0.00	\$1,034.71
1	FIRST NATIONAL BANK OF OMAHA 1620 Dodge Street Stop Co de 3105	10/11/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$14,783.31	\$14,783.31	\$0.00	\$0.00	\$0.00	\$14,783.31
2	BABICH GOLDMAN, P.C. 501 SW 7th Street, Ste J Des Moines IA 50309	10/12/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,818.86	\$1,818.86	\$0.00	\$0.00	\$0.00	\$1,818.86
3	PORTFOLIO INVESTMENTS II LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami FL 331311605	10/15/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$873.97	\$873.97	\$0.00	\$0.00	\$0.00	\$873.97
4	SALLIE MAE c/o Sallie Mae Inc. 220 Lasley Ave Barre PA 18706	10/16/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$19,169.08	\$19,169.08	\$0.00	\$0.00	\$0.00	\$19,169.08
5	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE of Citibank Resurgent Capital Services PO Box 19008 Greenville SC 29602	11/29/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$2,036.38	\$2,036.38	\$0.00	\$0.00	\$0.00	\$2,036.38
6	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE of Citibank Resurgent Capital Services PO Box 19008 Greenville SC 29602	11/29/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$1,092.57	\$1,092.57	\$0.00	\$0.00	\$0.00	\$1,092.57

Case No. 11-04400-als  
Case Name: BEAVER, LISA J  
Claims Bar Date: 01/05/2013

Trustee Name: Dallas J. Janssen  
Date: 5/20/2013

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
7	PYOD, LLC ITS SUCCESSORS AND ASSIGNS AS ASSIGNEE of Citibank Resurgent Capital Services PO Box 19008 Greenville SC 29602	11/29/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$3,389.15	\$3,389.15	\$0.00	\$0.00	\$0.00	\$3,389.15
8	ECAST SETTLEMENT CORPORATION c/o Bass & Associates, P.C. 3936 E Ft. Lowell, Suite 200 Tucson AZ 85712	12/06/2012	General Unsecured § 726(a)(2)	Allowed	7100-000	\$0.00	\$176.66	\$176.66	\$0.00	\$0.00	\$0.00	\$176.66
							<b>\$44,611.75</b>	<b>\$44,611.75</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$44,611.75</b>



Case No. 11-04400-als  
Case Name: BEAVER, LISA J  
Claims Bar Date: 01/05/2013

Trustee Name: Dallas J. Janssen  
Date: 5/20/2013

**CLAIM CLASS SUMMARY TOTALS**

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
General Unsecured § 726(a)(2)	\$43,339.98	\$43,339.98	\$0.00	\$0.00	\$0.00	\$43,339.98
Trustee Compensation	\$1,034.71	\$1,034.71	\$0.00	\$0.00	\$0.00	\$1,034.71
Trustee Expenses	\$237.06	\$237.06	\$0.00	\$0.00	\$0.00	\$237.06

Exhibit D

**TRUSTEE'S PROPOSED DISTRIBUTION**

Case No.: 11-04400-als  
Case Name: LISA J BEAVER  
Trustee Name: Dallas J. Janssen

Balance on hand: \$4,126.28

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$4,126.28

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Dallas J. Janssen, Trustee Fees	\$1,034.71	\$0.00	\$1,034.71
Dallas J. Janssen, Trustee Expenses	\$237.06	\$0.00	\$237.06

Total to be paid for chapter 7 administrative expenses: \$1,271.77  
Remaining balance: \$2,854.51

Applications for prior chapter fees and administrative expenses have been filed as follows:  
NONE

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$2,854.51

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00  
Remaining balance: \$2,854.51

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$43,339.98 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 6.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount

1	First National Bank of Omaha	\$14,783.31	\$0.00	\$973.67
2	Babich Goldman, P.C.	\$1,818.86	\$0.00	\$119.80
3	Portfolio Investments II LLC	\$873.97	\$0.00	\$57.56
4	sallie mae	\$19,169.08	\$0.00	\$1,262.54
5	PYOD, LLC its successors and assigns as assignee	\$2,036.38	\$0.00	\$134.12
6	PYOD, LLC its successors and assigns as assignee	\$1,092.57	\$0.00	\$71.96
7	PYOD, LLC its successors and assigns as assignee	\$3,389.15	\$0.00	\$223.22
8	eCAST Settlement Corporation	\$176.66	\$0.00	\$11.64

Total to be paid to timely general unsecured claims: \$2,854.51  
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
 Remaining balance: \$0.00